

UNITED STATES BANKRUPTCY COURT
Northern District of Ohio

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on August 4, 2010.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. For more information regarding the U.S. Bankruptcy Court for the Northern District of Ohio, Local Rules, Bankruptcy Code, Forms and other information you may refer to our web page located at www.ohnb.uscourts.gov.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address):

Frank Martin Munson
4467 Max Rd.
North Canton, OH 44720

All other names used by the Debtor(s) in the last 8 years (include married, maiden, and trade names):

Case Number:

10-53731-mss

Last four digits of Social Security No./Taxpayer ID Nos.:

xxx-xx-0593

Attorney for Debtor(s) (name and address):

Robert M Whittington Jr
159 S Main St
Key Bldg
#1023
Akron, OH 44308-1318
Telephone number: (330) 384-8484

Bankruptcy Trustee (name and address):

Richard A Wilson
1221 S. Water St.
P.O. Box 3307
Kent, OH 44240
Telephone number: (330) 678-2850

Meeting of Creditors:

Date: **September 28, 2010**

Time: **11:30 AM**

Location: **First Energy Building, Atrium Level #120, 76 S Main St, Akron, OH 44308**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on the reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: **November 29, 2010**

Deadline to Object to Exemptions:

Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case. If you believe that this stay should be modified or lifted, you may file a motion seeking such relief from the Court.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors: A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File A Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

US Bankruptcy Court
455 Federal Bldg
2 South Main Street
Akron, OH 44308

For the Court:

Clerk of the Bankruptcy Court:
Kenneth J. Hirz

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: August 5, 2010

EXPLANATIONS

FORM ohnb227i

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	<p>Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.</p> <p>Creditors who wish to be notified of abandonment proceedings must file a written request for notice with the Court prior to the conclusion of the 11 U.S.C. § 341 meeting. Otherwise, the Court may order abandonment with notice only to affected parties. See L.B.R. 2002-1(a).</p>
Presumption of Abuse	If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side which is 60 days after the initial date on which the meeting of creditors is scheduled. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

CERTIFICATE OF NOTICE

District/off: 0647-5
Case: 10-53731

User: ddors
Form ID: 227i

Page 1 of 1
Total Noticed: 29

Date Rcvd: Aug 05, 2010

The following entities were noticed by first class mail on Aug 07, 2010.

db +Frank Martin Munson, 4467 Max Rd., North Canton, OH 44720-1211
aty Robert M Whittington, Jr., 159 S Main St, Key Bldg, #1023, Akron, OH 44308-1318
19845077 +Accupath Lab Svcs., 30701 Lorain Rd. A, North Olmsted, OH 44070-6325
19845079 +BAC Home Loans, 450 American St. SV416, Simi Valley, CA 93065-6285
19845080 +Bass and Associates, 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
19845084 Credit Management, 4200 Int'l. Pkwy., Carrollton, TX 75007
19845085 +Cutler Real Estate, 3930 Fulton Dr. NW, Canton, OH 44718-3040
19845087 +Fidelity National Collections, 220 E. Main St., Alliance, OH 44601-2423
19845088 +First Credit International, for Cuy. Falls Gen'l. Hosp., P.O. Box 13283,
Akron, OH 44334-8683
19845089 First Merit Bank, III Cascade Plaza, 3d Floor,, Bankruptcy, Akron, OH 44308
19845090 +First Merit Mortgage, 4455 Hills and Dales Rd. NW, Canton, OH 44708-1505
19845091 +Frederick and Rebecca Seiler, 3167 Linda St., Akron, OH 44319-3150
19845092 Home Depot Credit Services, P.O. Box 689100, Des Moines, IA 50368-9100
19845099 +Kimberly V. Thomas, 2323 Park Ave., Cincinnati, OH 45206-2711
19845094 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
19845095 +NCO Financial Systems, 507 Prudential Rd., Horsham, PA 19044-2368
19845097 PNC Mortgage, P.O. Box 533510, Atlanta, GA 30353-3510
19845096 +PNC Mortgage, 6 N. Main St., Dayton, OH 45402-1902
19845098 Remax Commitment, c/o William W. Emley, Sr., P.O. Box 35548, Canton, OH 44735-5548

The following entities were noticed by electronic transmission on Aug 05, 2010.

tr +EDI: QRAWILSON.COM Aug 05 2010 17:58:00 Richard A Wilson, 1221 S. Water St.,
P.O. Box 3307, Kent, OH 44240-0042
19845076 EDI: ATTWIREBK.COM Aug 05 2010 17:58:00 A. T. and T., P.O. Box 8100,
Aurora, IL 60507-8100
19845078 EDI: AMEREXPR.COM Aug 05 2010 17:58:00 American Express, P.O. Box 981535,
El Paso, TX 79998-1535
19845081 +EDI: HFC.COM Aug 05 2010 17:58:00 Best Buy HSBC, 1111 North Town Center Drive,
Las Vegas, NV 89144-6364
19845082 EDI: CHASE.COM Aug 05 2010 17:58:00 Chase BP, P.O. Box 15298, Wilmington, DE 19850-5298
19845083 EDI: CHASE.COM Aug 05 2010 17:58:00 Chase Cardmember Svcs., P.O. Box 15153,
Wilmington, DE 19886-5153
19845086 EDI: DISCOVER.COM Aug 05 2010 17:58:00 Discover, P.O. Box 30421,
Salt Lake City, UT 84130-0421
19845093 EDI: RMSC.COM Aug 05 2010 17:58:00 Lowes GE Money Bank, P.O. Box 981064,
El Paso, TX 79998-1064
19845100 +E-mail/Text: crystal.womack@twcable.com Time Warner Cable,
5520 Whipple Ave., N.W., North Canton, OH 44720-7700
19845101 +EDI: AFNIVZWIRE.COM Aug 05 2010 17:58:00 Verizon Wireless, 26935 Northwestern Hwy.,
Suite 100, Southfield, MI 48033-8449

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2010

Signature:

